

Certificate Number: 06531-PAE-DE-030868976

Bankruptcy Case Number: 13-14631



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 12, 2018, at 2:25 o'clock PM CDT, Sylvia M Kalamon completed a course on personal financial management given by telephone by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 12, 2018 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor